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F-8678

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Signature

November 1, 2007

Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/821,610 Confirmation No. 1547
Applicant : Carlos Lozano
Filed : April 9, 2004
Title : Personalized Financial Debit-Credit Method
and System
Group Art Unit : 3694
Examiner : Shahid R. Merchant
Docket No. : F-8678
Customer No. : 24131

A M E N D M E N T under 37 C.F.R. § 1.116**Mail Stop AF**

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

S i r :

Responsive to the Final Office Action dated September 6, 2007,
kindly amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.